

# **EXHIBIT A**

UNITED STATES BANKRUPTCY COURT District of Minnesota

## Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 7/17/13.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.  
See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Timothy J Angier  
4014 Raleigh Ave  
St. Louis Park, MN 55416

Case Number:  
13-43526 - MER

Social Security / Individual Taxpayer ID / Employer Tax ID / Other  
nos:  
xxx-xx-3929

Attorney for Debtor(s) (name and address):  
David L Friedman  
Friedman Iverson PLLC  
509 1st Ave NE Ste 2  
Minneapolis, MN 55413  
Telephone number: 612-564-4025

Bankruptcy Trustee (name and address):  
Timothy D Moratzka  
901 Marquette Ave  
Ste 1400  
Minneapolis, MN 55402  
Telephone number: 612-305-1666

### Meeting of Creditors

Date: **August 22, 2013**

Time: **09:00 AM**

Location: **U S Courthouse, Rm 1017 (10th Floor), 300 S 4th St, Minneapolis, MN 55415**

### Presumption of Abuse under 11 U.S.C. § 707(b)

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

### Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 10/21/13**

**Certificate of Completion of Financial Management Course due: 10/21/13**

Credit Counseling and Debtor Education Information can be found at <http://www.usdoj.gov/ust/eo/bapcpa/ccde/index.htm>

### Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

### Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

If you would like to view the bankruptcy petition and other documents filed by the debtor, they are available for a fee through Pacer (<http://pacer.psc.uscourts.gov>) or at the Clerk's Office, 301 United States Courthouse, 300 South 4th Street, Minneapolis, MN 55415. You may be a creditor of the debtor. If so, you will receive an additional notice from the court setting forth important deadlines.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

### Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

#### Address of the Bankruptcy Clerk's Office:

301 U.S. Courthouse  
300 South Fourth Street  
Minneapolis, MN 55415  
Telephone number: (612)-664-5200  
Web address: [www.mnb.uscourts.gov](http://www.mnb.uscourts.gov)

#### For the Court:

Clerk of the Bankruptcy Court:  
Lori Vosejpka

Hours Open: Monday - Friday 8:00 AM - 5:00 PM

Date: 7/18/13

## EXPLANATIONS

B9A (Official Form 9A) (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
<b>Legal Advice</b>	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Refer to Other Side for Important Deadlines and Notices	

**Certificate of Notice** Page 3 of 4  
 United States Bankruptcy Court  
 District of Minnesota

In re:  
 Timothy J Angier  
 Debtor

Case No. 13-43526-MER  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0864-4

User: lynne  
 Form ID: b9a

Page 1 of 2  
 Total Noticed: 18

Date Rcvd: Jul 18, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 20, 2013.

db	+Timothy J Angier, 4014 Raleigh Ave, St. Louis Park, MN 55416-2922
smg	+United States Attorney, 600 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
60395337	+Acs/wells Fargo, 501 Bleecker St, Utica NY 13501-2401
60395338	+American Accounts & Advisers, 7460 80th St., Cottage Grove MN 55016-3007
60395341	+Diversified Adjustment Service, PO Box 32145, Fridley MN 55432-0145
60395346	+MN Dept. of Revenue, PO Box 64447-BKY, Saint Paul MN 55164-0447
60395345	+Messerli & Kramer, PA, 3033 Campus Drive, Suite 250, Plymouth MN 55441-2662
60395347	+Park Nicollet Clinic, PO Box 9158, Minneapolis MN 55480-9158

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty	E-mail/Text: bankruptcy@friedmaniverson.com Jul 18 2013 21:38:54	David L Friedman,
	Friedman Iverson PLLC, 509 1st Ave NE Ste 2, Minneapolis, MN 55413	
tr	+EDI: QTMORATZKA.COM Jul 18 2013 21:38:00	Timothy D Moratzka, 901 Marquette Ave,
	Ste 1400, Minneapolis, MN 55402-3264	
smg	+EDI: MINNDEPREV.COM Jul 18 2013 21:38:00	Minnesota Department of Revenue,
	Bankruptcy Section, PO BOX 64447, St Paul, MN 55164-0447	
ust	+E-mail/Text: ustpregion12.mn.ecf@usdoj.gov Jul 18 2013 21:43:00	US Trustee,
	1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070	
60395339	+EDI: ACCE.COM Jul 18 2013 21:38:00	Asset Acceptance, Attn: Bankruptcy Dept, Po Box 2036,
	Warren MI 48090-2036	
60395340	+E-mail/Text: bankruptcy@commercebank.com Jul 18 2013 21:43:58	Commerce Bank,
	1045 Executive Parkway D, Saint Louis MO 63141-6303	
60395342	E-mail/Text: rcmbankruptcyntices@allina.com Jul 18 2013 21:45:11	Emergency Physicians PA,
	NW 6438, PO Box 1450, Minneapolis MN 55485-6440	
60395343	+E-mail/Text: bknotice@erccollections.com Jul 18 2013 21:44:17	Enhanced Recovery Company, LLC,
	8014 Bayberry Rd., Jacksonville FL 32256-7412	
60395344	+EDI: IRS.COM Jul 18 2013 21:38:00	IRS, Central Insolvency Operation, PO Box 7346,
	Philadelphia PA 19101-7346	
60395348	+EDI: WTRRN BANK.COM Jul 18 2013 21:38:00	Td Bank Usa/targetcred, Po Box 673,
	Minneapolis MN 55440-0673	

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

smg\* +US Trustee, 1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070

TOTALS: 0, \* 1, ## 0

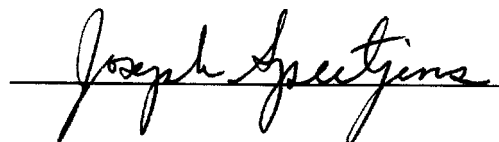
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 20, 2013

Signature:



District/off: 0864-4

User: lynne  
Form ID: b9a

Page 2 of 2  
Total Noticed: 18

Date Rcvd: Jul 18, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 18, 2013 at the address(es) listed below:

David L Friedman on behalf of Debtor Timothy J Angier bankruptcy@friedmaniverson.com,  
david@friedmaniverson.com;bess@friedmaniverson.com  
Timothy D Moratzka mcm\_trustee@mcmlaw.com, tmoratzka@ecf.epiqsystems.com;ldj@mcmlaw.com  
US Trustee ustregion12.mn.ecf@usdoj.gov

TOTAL: 3

## **EXHIBIT B**

# AMERICAN ACCOUNTS & ADVISERS, INC

## PRE-COLLECT PROGRAM

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Aug 5, 2013

ANGIER, TIMOTHY J  
4014 RALEIGH AVE  
ST LOUIS PARK, MN 55416

Re: "ANGIER, TIMOTHY J"  
Account Number: EPP.861276  
Location: METHODIST HOSPITAL  
Balance: 197.60

Dear TIMOTHY J ANGIER

Emergency Physicians has asked our agency to contact you to resolve your delinquent balance. Your account is not currently in collections and has not been reported to the credit bureau. To avoid being placed in collections, this account must be paid within 30 days.

If you are unable to pay the balance in full, please contact our office immediately at 651-287-6140 to discuss a payment plan or financial assistance options. If we do not receive payment in full or make other arrangements with you in the next 30 days, your account will be placed in collections. At that point, Emergency Physicians will no longer be able to assist you with this balance

We accept payment by mail, phone or online at [www.eppanet.com](http://www.eppanet.com).  
If you wish to mail your payment or credit card information, please use the following address:

Patient Financial Services  
Emergency Physicians Professional Association  
5435 Feltl Road  
Minnetonka, MN 55343  
[PFS@emer-phys.com](mailto:PFS@emer-phys.com)

American Accounts & Advisers, Inc. Pre-Collect Department

THIS COMMUNICATION IS FROM A DEBT COLLECTOR.

This is an attempt to collect a debt. Any information obtained will be used for that purpose. For our mutual protection, telephone calls may be recorded. This Collection Agency is Licensed by the Minnesota Department of Commerce. This debt will be assumed to be valid by the collector unless, within 30 days after receipt of this notice, you dispute the validity of this debt, or any portion thereof. If you notify us, in writing, of a dispute as to the amount owed within thirty days from receipt of this notice, we will obtain verification of the debt, or a copy of any judgment entered against you, and mail you a copy. If you request it, in writing, within 30 days after receipt of this notice, we will provide you with the name and address of the original creditor, if it is different from the current creditor.

## **EXHIBIT C**



# AMERICAN ACCOUNTS & ADVISERS, INC.

\* 7460 80TH ST S \* COTTAGE GROVE \* MINNESOTA 55016 \* 651-405-9760 \*

Sep 5, 2013

ANGIER, TIMOTHY J  
4014 RALEIGH AVE  
ST LOUIS PARK, MN 55416

Our File #K24541

Creditor	Account #	Regarding	Principal	Interest	All Costs	Amt Owed
EMERGENCY PHYSICIANS PROF EPP	861276	"ANGIER, TIMOTHY J"	197.60	0.00	0.00	197.60

For physicians services performed at METHODIST HOSPITAL

Please be advised that the above-mentioned account has been referred to my attention.

In order to avoid further collection efforts on this account, please send payment in full to my attention at American Accounts & Advisers, Inc.

Please make your check or money order payable to American Accounts & Advisers, Inc. For your convenience, you may pay online at [www.amaccts.com](http://www.amaccts.com). Please be advised that a \$30.00 fee will be added for all returned checks. We may report information about your account to the credit bureau. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. Please include your file number on your payment.

Sincerely,

Mr. Al Baker

THIS COMMUNICATION IS FROM A DEBT COLLECTOR.

This is an attempt to collect a debt. Any information obtained will be used for that purpose. For our mutual protection, telephone calls may be recorded.

This Collection Agency is Licensed by the Minnesota Department of Commerce. This debt will be assumed to be valid by the collector unless, within 30 days after receipt of this notice, you dispute the validity of this debt, or any portion thereof.

If you notify us, in writing, of a dispute as to the amount owed within thirty days from receipt of this notice, we will obtain verification of the debt, or a copy of any judgment entered against you, and mail you a copy. If you request it, in writing, within 30 days after receipt of this notice, we will provide you with the name and address of the original creditor, if it is different from the current creditor.